

In re:  
Karen Shapiro  
Debtor

Case No. 18-15061-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 12, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2023:

Recip ID	Recipient Name and Address
db	+ Karen Shapiro, 3255 Melanie Court, Bethlehem, Pa 18020-7703
14193150	+ Ally Financial, c/o Regina Cohen, Esq., 190 North Independence Mall West, Suite 500, 6th and Race Streets Philadelphia, PA 19106-1557
14174488	Boscov's credit card, PO Box 18303, Columbus, OH 43218
14174489	+ Capital One, Hyatt, Hyatt & Landau, Two Industrial Way, PO Box 500, Eatontown, NJ 07724-0500
14210566	+ Cenlar FSB on behalf of, CitiMortgage, Inc., 425 PHILLIPS BLVD., EWING, NJ 08618-1430
14174492	Credit One Credit Card, PO Box 470237, Atlanta, GA 30374
14502015	+ U.S. Bank Trust N.A., c/o Andrew M. Lubin, Esq., 1 E. Stowe Road, Marlton, NJ 08053-3118

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 13 2023 03:21:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 13 2023 03:21:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14621418	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 13 2023 01:36:38	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14177323	Email/Text: ally@ebn.phinsolutions.com	Oct 13 2023 03:21:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14174487	+ Email/Text: ally@ebn.phinsolutions.com	Oct 13 2023 03:21:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14174490	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 13 2023 01:34:18	Capital One, Po Box 85015, Richmond, VA 23285
14202199	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 13 2023 01:35:45	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14174491	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 13 2023 03:21:00	Carrington Mortgage, PO Box 5001, Westfield, IN 46074-5001
14210785	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 13 2023 03:21:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14190026	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2023 01:34:29	Citi Mortgage, PO Box 9001067, Louisville, Ky 40290-1067
14208381	Email/PDF: resurgentbknofications@resurgent.com	Oct 13 2023 01:34:55	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14174493	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 13 2023 03:21:00	Overstock, PO Box 18303, Columbus, OH 43218
14174494	+ Email/Text: tcm.bk@tcmbank.com	Oct 13 2023 03:21:00	TCM Bank, N.A., 2701 N Rocky Point, Suite 700, Tampa, FL 33607-5936
14506508	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		

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Oct 13 2023 03:21:00

U.S. Bank Trust National Association, as Trustee,  
Serviced by Select Portfolio Servicing, PO Box  
65250, Salt Lake City, UT 84165-0250

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2023 at the address(es) listed below:

Name	Email Address
ANDREW M. CARROLL	on behalf of Debtor Karen Shapiro AndrewCarrollEsq@gmail.com southjerseybankruptcy@gmail.com;carrollar91975@notify.bestcase.com
KEVIN G. MCDONALD	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Wilmington Savings Fund Society FSB as trustee of Upland Mortgage Loan Trust B mfarrington@kmlawgroup.com
REGINA COHEN	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
ROBERT J. DAVIDOW	on behalf of Creditor CITIMORTGAGE INC. robert.davidow@phelanhallinan.com
ROGER FAY	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2020-PM3 rfay@milsteadlaw.com, bkecf@milsteadlaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Karen Shapiro

Debtor(s)

Case No: 18-15061-pmm

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/12/23